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DOWEY This document was prepared by Morris & Associates, 2309 Oliver Road
Monroe, Louisiana 71201 Telephone (318) 330-9020

Lot 18, Section "CM" Commercial Area, Bridgetown S/D in Section 23, T 2, R 7 W, DeSoto Co., MS

SUBSTITUTION OF TRUSTEE

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 14th day of September, 2006 and acknowledged on the 14th day of September, 2006, Barbara Gagliano, an unmarried woman executed a Deed of Trust to Michael Lyon, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 2571 at Page 613; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor or the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 1st day of April 2009

Wells Fargo Bank NA,⁰⁹ Attorney in Fact for HSBC Bank USA NA, As Trustee For MLMBS 2007-1



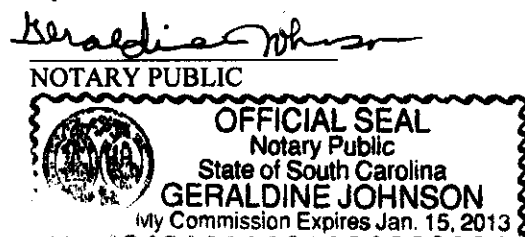
Xee Moua, VP of Loan Doc

STATE OF _____ South Carolina _____
COUNTY OF _____ York _____

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, _____ Xee Moua _____ known personally to me to be the _____ VP of Loan Doc _____ of the within named HSBC Bank USA NA, As Trustee For MLMBS 2007-1^{*} and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 1st day of April 2009

MY COMMISSION EXPIRES:
F09-0692
tbd



*by wells Fargo Bank NA.
as attorney in fact

WHEN RECORDED MAIL TO:

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LIMITED POWER OF ATTORNEY

HSBC Bank USA, National Association, hereby constitutes and appoints Wells Fargo Bank, N.A., (the "Servicer"), as its lawful agent and attorney-in-fact, in its name, place and stead to execute and acknowledge in writing or by facsimile stamp all documents customarily and reasonably necessary and appropriate for the tasks described in items (1) through (4) below; provided however, that the documents described below may only be executed and delivered by such Attorney-In-Fact if such documents are required or permitted under the terms of the related servicing agreements and no power is granted hereunder to take any action that would be adverse to the interests of HSBC Bank USA, National Association or any action which is not required or permitted under the servicing or trust agreement. This Power of Attorney is being issued in connection with the Servicer's responsibilities to service certain mortgage loans (the "Loans") held by HSBC Bank USA, National Association as Trustee of various FBR Securitization Trusts and First NLC Trusts. These Loans are comprised of mortgages, deeds of trust, deeds to secure debt and other forms of security instruments (collectively the "Security Instruments") and the promissory notes (the "Notes") they secure.

1. Demand, sue for, recover, collect and receive each and every sum of money, debt, account and interest (which now is, or hereafter shall become due and payable) belonging to or claimed by HSBC Bank USA, National Association as Trustee of the trusts relating to the Loans, and to use or take any lawful means for recovery by legal process or otherwise.

2. As HSBC Bank USA, National Association as Trustee of the trusts act and deed, to transact business of any kind regarding the Loans, to obtain any interest in the Loans and/or the property and buildings which are the subject of the Security Instruments (the "Property"), to contract for, purchase, receive, take possession of and obtain evidence of title in and to the Property, and/or to secure payment of the Notes or performance of any related obligation or agreement.

3. Execute bonds, Notes, Security Instruments and other contracts, agreements and instruments regarding the Loans and/or the Property, including but not limited to the execution of releases, satisfactions and assignments, and the execution of deeds and associated instruments, if any, conveying the Property, in the interest of HSBC Bank USA, National Association as Trustee of the trusts.

4. Endorse, on behalf of HSBC Bank USA, National Association all checks, drafts and/or other negotiable instruments made payable to HSBC Bank USA, National Association as Trustee of the Trusts.

Notwithstanding anything continued herein to the contrary, the Servicer shall not, without the Trustee's written consent: (i) initiate any action, suit or proceeding directly relating to the servicing of a Loan solely under HSBC Bank USA, National Association as Trustee's name without indicating Servicer's representative capacity, (ii) initiate any other action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor] for breaches of representations and warranties) solely under the Trustee's name, (iii) engage counsel to represent the Trustee in any action, suit or proceeding not directly relating to the servicing of a Loan (including but not limited to actions, suits or proceedings against Certificateholders, or against the Depositor for breaches of representations and warranties), or (iv) prepare, execute or deliver any government filings, forms, permits, registrations or other documents or take any action with the intent to cause, and that actually causes, the Trustee to be registered to do business in any state.

Witness my hand and seal this 28th day of December, 2005.

HSBC Bank USA, National Association as Trustee, and not individually

By (Name & Title): Elena Zheng Assistant Vice President

Elena Zheng

By (Name & Title): Susie Moy Vice President

Susie Moy

Witness (Name & Title): Gloria Alli Assistant Vice President

Gloria Alli

Witness (Name & Title): Edith E. Moreira Associate

Edith E. Moreira

Attest (Name & Title): Frank Godino Vice President

Frank Godino

CERTIFICATE OF SUBSCRIBING WITNESS

State of New York)

) ss.:

County of New York _____)

On the 28th day of December, in the year 2005 before me, the undersigned, a Notary Public in and for said State, personally appeared Gloria Ali and Edith E. Moreira, the subscribing witnesses to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that they reside in 452 Fifth Ave. NY, NY 10018 that they know Elena Zheng, to be the individual described in and who executed the foregoing instrument; that said subscribing witnesses were present and saw said Elena Zheng execute the same; and that said witnesses at the same time subscribed their names as witnesses thereto.

WITNESS [Signature] my hand and official seal

(SEAL)

State of NY

Notary Public

My commission Expires

SCOTT C. JACKMAN
No. 01208112100
Notary Public, State of New York
Qualified in New York County
My Commission Expires 08/26/08

ACKNOWLEDGMENT OF CONVEYANCE

State of New York)

) ss.:

County of New York _____)

On the 28th day of December in the year 2005, before me, the undersigned, a Notary Public in and for said State, personally appeared Elena Zheng, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person upon behalf of which the individual acted, executed the instrument.

WITNESS

my

hand

and

official

seal

(SEAL)

State of N.Y.

SCOTT C. JACKMAN
No. 01-00113100
Notary Public, State of New York
Qualified in New York County
My Commission Expires 06/06/08
My commission Expires _____

Notary Public